


<b>INFORMATION DISCLOSURE CITATION</b> <i>(Use several sheets if necessary)</i> <div style="text-align: left; margin-top: 10px;"> <b>NOV 27 2001</b>  <small>PATENT &amp; TRADEMARK OFFICE</small> </div>				ATTY DOCKET NO. <b>18276-2</b>		SERIAL NO. <b>09/893,029</b>	
				FREEMAN et al			
				FILING <b>06/27/2001</b>		GROUP <b>2165</b>	
<b>U.S. PATENT DOCUMENTS</b>							
*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE	
②	6,223,983 B1	05/01/2001	KJONAAS et al	1	1		
	6,125,391	09/26/2000	MELTZER et al				
	6,091,897	07/18/2000	YATES et al				
	6,052,711	04/18/2000	GISH				
	6,041,308	03/21/2000	WALKER et al				
	6,011,537	01/04/2000	SLOTZNICK				
	5,995,947	11/30/1999	FRASER et al				
	5,987,434	11/16/1999	LIBMAN				
	5,966,699	10/12/1999	ZANDI				
	5,960,411	09/28/1999	HARTMAN et al				
②	5,940,812	08/17/1999	TENGEL et al				
<b>FOREIGN PATENT DOCUMENTS</b>							
	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO
<b>OTHER DOCUMENTS</b> (Including Author, Title, Date, Pertinent Pages, Etc.)							
②		iOwn® at << <a href="http://www.iown.com">http://www.iown.com</a> >> is an online mortgage processing site that discloses the use of an online loan application information collector; the site then forwards the information to lenders. <span style="float: right;">- no date -</span>					
②		The home for home loans. Mortgage.com by ABN AMRO Mortgage at << <a href="http://www.mortgage.com/C3/_Start.bus">http://www.mortgage.com/C3/_Start.bus</a> >> is an online mortgage processing site that discloses the use of a website to process a loan application. However, not all applications can be processed online. <span style="float: right;">- no date -</span>					
EXAMINER <i>Perrin</i>			DATE CONSIDERED <i>6/9/02</i>				

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<div style="text-align: center;">  <p><b>INFORMATION DISCLOSURE CITATION</b> (Use several sheets if necessary)</p> </div>	ATTY DOCKET NO. <b>18276-2</b>	SERIAL NO. <b>09/893,029</b>
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	FILING <b>06/27/2001</b>	GROUP <b>2165</b>

**U.S. PATENT DOCUMENTS**

*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
25	5,940,811	08/17/1999	NORRIS	1	1	
	5,930,776	07/27/1999	DYKSTRA et al			
	5,870,721	02/09/1999	NORRIS			
	5,797,133	08/18/1998	JONES et al			
	5,699,527	12/16/1997	DAVIDSON			
5	5,611,052	03/11/1997	DYKSTRA et al			

**FOREIGN PATENT DOCUMENTS**

		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO

**OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)**

25			E-LOAN. A better way to get a loan at << <a href="http://www.e-loan.com">http://www.e-loan.com</a> >> is an online mortgage processing site that discloses a loan application system that can offer "pre-approval" of an application. <span style="float: right;">- no date -</span>
25			Keystroke at << <a href="http://www.keystroke.com">http://www.keystroke.com</a> >> is an online mortgage processing site that discloses cooperation with Fannie Mae in developing an online system that can provide real-time evaluation and approval of eligibility and availability of financial products. <span style="float: right;">- no date -</span>

EXAMINER <i>Perw</i>	DATE CONSIDERED <i>6/9/23</i>
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.





